

**THE HONORABLE BRIAN D. LYNCH  
CHAPTER 13**

**HEARING DATE: April 10, 2019**

**HEARING TIME: 1:30 P.M.**

**LOCATION: Tacoma, Washington**

**RESPONSE DATE: April 3, 2019**

**IN THE UNITED STATES BANKRUPTCY COURT FOR THE  
WESTERN DISTRICT OF WASHINGTON AT TACOMA**

In re:

ETHAN RICHARD AMES,

Debtor.

Case No.: 19-40411-BDL

**OBJECTION TO CONFIRMATION WITH  
STRICT COMPLIANCE**

**COMES NOW**, Michael G. Malaier, Chapter 13 Standing Trustee, and objects to  
confirmation as follows:

**BACKGROUND**

Debtor filed this Chapter 13 case on February 14, 2019. The applicable commitment period is sixty months. The case is currently in the first month and the Meeting of Creditors has not yet been completed. The bar date for filing non-governmental claims is April 25, 2019. Scheduled unsecured claims total \$76,850.00, and scheduled priority claims total \$24,500.00. The Trustee estimates that under the proposed plan general unsecured creditors will receive approximately \$0.00.

OBJECTION TO CONFIRMATION

Michael G. Malaier  
Chapter 13 Standing Trustee  
2122 Commerce Street  
Tacoma, WA 98402  
(253) 572-6600

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**OBJECTION**

☒ Schedules or other documentation insufficient:

(1) Debtor's employer pays for his vehicle loan. Trustee would like review Debtors paystubs for the CMI period and also like to have the Debtor advise if the monthly car payment was included in the CMI calculation as it would be income to the Debtor.

(2) Debtor pays \$180.00 per month for the use of a trailer. That expense is not listed on Schedule J and Schedule J should be amended to include it.

**WHEREFORE**, Trustee requests that the objection to confirmation be sustained and debtor be ordered to file a motion to confirm a plan resolving the issues raised herein within 14 days of entry of the Order Sustaining Trustee's Objection to Confirmation; and to set the hearing on the next available motion calendar after the 14 days expires. If the Motion to Confirm resolving the Trustee's issues is not filed and set for hearing as outlined above, the Trustee requests he be allowed to enter an order dismissing the case, *ex parte*, without notice.

**DATED** this 26th day of March, 2019.

/s/ Mathew S. LaCroix

Mathew S. LaCroix, WSBA# 41847 for  
Michael G. Malaier, Chapter 13 Trustee